

34. (New) The method of claim 33, further comprising:

providing a pre-grouped assortment comprising a plurality of bad debts.

35. (New) The method of claim 33, further comprising:

providing an apportioned bad debt, said apportioned bad debt comprising a fractional portion of the monetary value of the whole of said bad debt.

36. (New) The method of claim 33, wherein said transaction is internet based.

37. (New) The method of claim 33, wherein said transaction is an auction transaction, an outright sale, or a combination thereof.

38. (New) A method of selling bad debts comprising:

compiling a plurality of bad debts, each of said bad debts being associated with a debtor;

grouping each of said plurality of bad debts into groups based on a geographic location where jurisdiction is present over said debtor, wherein debts of one group are each associated with a common geographic location; and

conducting a transaction with a buyer, wherein said buyer purchases a group of said bad debts.

39. (New) The method of claim 38, wherein said group contains at least two of said bad debts.

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